

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Di Sano, Michael R.		Name of Joint Debtor (Spouse) (Last, First, Middle): Di Sano, Nora A.																		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): FKA President of Formal Accents, Inc.		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): FDBA Di Sano's Restaurant; FKA Nora A. Platania, fka V.P. of Formal Accents Inc., fka V																		
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-9669		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2184																		
Street Address of Debtor (No. & Street, City, State & Zip Code): 218 Willow Pond Way Penfield, NY 14526		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 218 Willow Pond Way Penfield, NY 14526																		
County of Residence or of the Principal Place of Business: Monroe		County of Residence or of the Principal Place of Business: Monroe																		
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																		
Location of Principal Assets of Business Debtor (if different from street address above):																				
Information Regarding the Debtor (Check the Applicable Boxes)																				
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																				
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49	50-99	100-199	200-999		1000-over														
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>														
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FORM B1, Page 2 Di Sano, Michael R. Di Sano, Nora A.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Michael R. Di Sano</u> Signature of Debtor Michael R. Di Sano</p> <p>X <u>/s/ Nora A. Di Sano</u> Signature of Joint Debtor Nora A. Di Sano</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>August 12, 2005</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>/s/ Leonard Relin</u> <u>August 12, 2005</u> Signature of Attorney for Debtor(s) Date Leonard Relin</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>

<p style="text-align: center;">Signature of Attorney</p> <p>X <u>/s/ Leonard Relin</u> Signature of Attorney for Debtor(s) Leonard Relin Printed Name of Attorney for Debtor(s) Leonard Relin Firm Name One East Main Street, 10th Flr. Rochester, NY 14614 Address Email: Irelin@rochester-law.com 585-454-4336 Fax: 585-232-6674 Telephone Number August 12, 2005 Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____ Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
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<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	
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United States Bankruptcy Court
Western District of New York

In re **Michael R. Di Sano,**
Nora A. Di Sano

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	76,000.00		
B - Personal Property	Yes	4	3,425.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		68,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		5,027.63	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		116,366.65	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			1,978.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,527.17
Total Number of Sheets of ALL Schedules		33			
Total Assets			79,425.00		
Total Liabilities				189,394.28	

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
218 Willow Pond Way Town of Penfield Value when purchased 3/99	Tenants by the Entirety	J	76,000.00	68,000.00

Sub-Total > **76,000.00** (Total of this page)

Total > **76,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	W	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Canandaigua National Bank	H	14.00
		Checking Account Citizen's Bank	J	80.00
		Checking Account Summit Federal Credit Union Overdrawn	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and Family Pictures	J	50.00
6. Wearing apparel.		Wearing Apparel	J	400.00
7. Furs and jewelry.		Wedding Bands	J	200.00
		Watch (2)	J	70.00
		Costume Jewelry	W	20.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **2,354.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.		Licensed Nail Tech Issued by NYS	W	1.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Olds Toronado Mileage 85k+	W	825.00
		1994 Dodge Spirit Mileage 240k+ Needs a new transmission, too expensive to fix	W	225.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		2 Dogs	J	20.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

Sub-Total > **1,071.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	X			

Sub-Total > **0.00**

(Total of this page)

Total > **3,425.00**

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Real Property</u>			
218 Willow Pond Way Town of Penfield Value when purchased 3/99	NYCPLR § 5206(a)	8,000.00	76,000.00
<u>Household Goods and Furnishings</u>			
Household Goods and Furnishings	NYCPLR § 5205(a)(5)	1,500.00	1,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books and Family Pictures	NYCPLR § 5205(a)(2)	50.00	50.00
<u>Wearing Apparel</u>			
Wearing Apparel	NYCPLR § 5205(a)(5)	400.00	400.00
<u>Furs and Jewelry</u>			
Wedding Bands	NYCPLR § 5205(a)(6)	200.00	200.00
Watch (2)	NYCPLR § 5205(a)(6)	70.00	70.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1991 Olds Toronado Mileage 85k+	Debtor & Creditor Law § 282(1)	825.00	825.00
1994 Dodge Spirit Mileage 240k+ Needs a new transmission, too expensive to fix	Debtor & Creditor Law § 282(1)	725.00	225.00
<u>Animals</u>			
2 Dogs	NYCPLR § 5205(a)(4)	20.00	20.00

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxx451-9			3/99					
EMC Mortgage Corporation Two MacArthur Ridge 909 Hidden Ridge Drive, Suite 200 Irving, TX 75038		J	Mortgage, First 218 Willow Pond Way Town of Penfield Value when purchased 3/99					
			Value \$ 76,000.00				68,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal
(Total of this page)

68,000.00

Total

68,000.00

(Report on Summary of Schedules)

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					
Account No. L-xxxxxx808-3 N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205	X	J				220.23	220.23
Account No. Lxxxxxx774-6 N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205	X	J				1,163.91	1,163.91
Account No. L-xxxxxx017-3 N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205	X	J				16.89	16.89
Account No. xxx-xx-xx98-04 Social Security Administration PO box 3430 Philadelphia, PA 19122-9985		H				2,545.00	2,545.00
Account No. xx-xx-xx13-4/1 State of New York Department of Labor 109 South Union Street, Room 318 Rochester, NY 14607	X	J				1,081.60	1,081.60

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

5,027.63

Total

5,027.63

(Report on Summary of Schedules)

Case 2-05-24104-JCN, Doc 1, Filed 08/12/05, Entered 08/12/05 15:10:50,

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Zxx-x3281 Amerinational Management Services, Inc. PO box 149007 Orlando, FL 32814-9007		H				2,210.00
Account No. 460 ARK Publishing 178 Legion Circle Rochester, NY 14616		X W				425.00
Account No. x8038 Associated Textile Rental Services PO box 6510 Utica, NY 13504-6510		X W				1,527.51
Account No. xxxx-xxxx-xxxx-8396 Capital One P.O. Box 85147 Richmond, VA 23276		X W				701.38
Subtotal (Total of this page)						4,863.89

15 continuation sheets attached

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-2167 Capital One P.O. Box 85147 Richmond, VA 23276	W	7/2003 Credit Card Purchases				606.72
Account No. NA Charter One Bank 1215 Superior Avenue Cleveland, OH 44114	J	12/31/03 Overdraft				210.00
Account No. xxxxxxx4003 Charter One Bank PO Box 1584 Melville, NY 11747	W	11/2003 Line of Credit				507.17
Account No. xxxx-xxxx-xxxx-8566 Chase Manhattan Bank P.O. Box 15583 Wilmington, DE 19886	W	10/2002 Credit Card Purchases				1,810.48
Account No. xxxxx1230 Cingular Wireless 3144 Winton Road, South Rochester, NY 14623	H	12/2003 Cellular Phone Contract				168.00
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,302.37

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx-xxxxxxx9130 Citi Cards PO Box 182532 Columbus, OH 43218-2532	W	11/2003 Credit Card Purchases				2,083.18
Account No. xxxxxxxxxxxx9813 CitiBank (South Dakota), N.A. P.O. Box 6215 Sioux Falls, SD 57117		5/2001 Credit Card Purchases				347.25
Account No. xxxx-xxxx-xxxx-6518 CitiBank (South Dakota), N.A. P.O. Box 6215 Sioux Falls, SD 57117	W	2/2001 Credit Card Purchases				9,484.06
Account No. 36TK6G CitiBank (South Dakota), N.A. (Zales Jewelers Credit Card Plan) P.O. Box 6215 Sioux Falls, SD 57117		11/2003 Purchases				518.24
Account No. x4444 Clipper Magazine 3708 Hempland Road Mountville, PA 17554	X W	6/2003 Advertisement				3,018.59
Sheet no. 2 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,451.32

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. na	X	W	6/2003 Tickets				352.00
Downstairs Cabaret Theatre 20 Windsor Street Rochester, NY 14605-2935							
Account No. xxxxx xxxx4154	X	H	3/2003 Purchases				1,261.82
Drummond American Corporation 135 S. LaSalle, Dept. 2721 Chicago, IL 60674-2721							
Account No. 103	X	J	3/03 Business Expense				3,240.00
Elizabeth Collection Gallery 565 Blossom Road, Suite L Rochester, NY 14610							
Account No. 1796	X	H	5/2003 Extermination				123.73
Exodus Exterminating, inc. 681 Thurston Road Rochester, NY 14619							
Account No. 6059	X	W	5/2003 Purchases				100.40
Flower City Restaurant Service 146 Halstead Street Rochester, NY 14610							
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			5,077.95

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 6059	X	W	8/2003 Purchases				100.40	
Flower City Restaurant Service 146 Halstead St Rochester, NY 14610								
Account No. xxxx3545		H	4/2004 Auto Loan				1,387.12	
Ford Motor Credit Company PO Box 17948 Greenville, SC 29606-8948								
Account No. xx1497	X	W	8/2003 Advertisement				178.32	
Freetime Magazine 850 University Avenue Rochester, NY 14607								
Account No. xxxxxxxx/xxx9420	X	J	9/2003 Telephone				5,537.57	
Frontier Telephone P.O. Box 23008 Rochester, NY 14692								
Account No. xx3867	X	W	12/2003 Advertisement				328.52	
Gannett Rochester Credit Dept. 55 Exchange Blvd Rochester, NY 14614								
Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	7,531.93

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx3055 GE Capital Cons CardCo PO Box 9001557 Louisville, KY 40290-1557	H	10/2002 Credit Card Purchases				602.71
Account No. xxxx xxx xx2 100 GE Capital Cons. Cardco PO Box 9001557 Louisville, KY 40290-1557	W	10/2003 Credit Card Purchases				734.18
Account No. xx3149 General Supply Co., Inc. 366 Lyell Avenue Rochester, NY 14606	X J	5/03 Business Services				100.00
Account No. x3339 Hamilton Associates 760 Perinton Hills Office Park Fairport, NY 14450	H	11/2002 Medical				692.22
Account No. na Hill Publishing 1237 E. Main Street, Suite 208 Rochester, NY 14609	X W	12/2003 Purchases				400.00
Sheet no. 5 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,529.11

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx/xx7281 Home Depot P.O. Box 530919, Dept 51 Atlanta, GA 30353		J	10/2003 Purchases				1,074.16
Account No. 2555 House of Surplus 6 Stranahan Park Rochester, NY 14617		X J	4/03 Business Purchases				756.00
Account No. x7911 Infinity Broadcasting Corp WCMF, WRMM, WPXY, WZNE Radio PO Box 13415 Newark, NJ 07188-0415		X H	42001 Advertisement				1,500.00
Account No. GEx CGxxxxxxxxx7272 J.C. Penney MCCBG P.O. Box 960001 Orlando, FL 32896		W	4/2002 Purchases				235.96
Account No. x0708 James Michael, Ph.D. 160 Allens Creek Road Rochester, NY 14618		H	2/2003 Medical				104.77
Sheet no. 6 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 3,670.89

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. na	X	W	4/2003 Purchase				250.09
Julian's Culver Dairy Culver Dairy Inc. 868 Bridle Lane Webster, NY 14580							
Account No. xx-xxx-629-8		W	2/2003 Purchases				100.00
Kaufmanns P.O. Box 94934 Cleveland, OH 44101							
Account No. xxxxxx7023		H	5/2003 Purchases				2,192.58
Kay Jewelers/ Sterling Jewelers Inc P.O. Box 740425 Cincinnati, OH 45274							
Account No. xxx1841	X	W	8/2003 Purchases				522.22
Kittleberger Florist & Gifts 263 North Avenue Webster, NY 14580							
Account No. NA	X	H	12/31/03 Bank Account Overdraft				291.48
M&T Bank 1 Fountain Plaza, 7th Floor Buffalo, NY 14203							
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			3,356.37

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. DIS876	X	W	6/2003 Services				481.86	
Monroe Extinguisher Company 105 Dodge St PO Box 60980 Rochester, NY 14606								
Account No. x1837	X	J	3/03 Business Service				100.00	
Mr. Rooter 195 Dewey Avenue Rochester, NY 14608								
Account No. xx6878	X	W	2/01 Student Loan				5,866.63	
New York State Higher Ed. Service 99 Washington Street Albany, NY 12255								
Account No. xxxxxx1307	X	W	3/2003 Insurance				681.55	
NYS Insurance Fund 800 Interchange West 435 Ford Road Minneapolis, MN 55426								
Account No. x4179	X	J	4/03 Purchases Lawsuit commenced 12/03				1,943.35	
Palmer Food Service P.O. Box 92365 Rochester, NY 14692								
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	9,073.39

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx1120 Parking Violations Bureau 42 South Avenue Rochester, NY 14604			9/2003 Parking Violations/Tickets				150.00
Account No. n/a Penfield Management Company The Renaissance Apartments 2500 East Avenue Rochester, NY 14610		X W	10/2003 Rent				5,950.00
Account No. n/a Pettis Pools C&C Adjustment Bureau 277 Alexander St, Suite 214 Rochester, NY 14607		J	7/2003 Purchases				285.73
Account No. xxxxx983-7 Progressive Insurance 6300 Wilson Mills Road Cleveland, OH 44143		H	1/2004 Insurance				1,019.21
Account No. xxxx-xxxx-xxxx-6183 Providian National Bank P.O. Box 660548 Dallas, TX 75266		H	6/2002 Credit Card Purchases				2,644.16
Sheet no. 9 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							10,049.10

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-5276 Providian National Bank P.O. Box 9053 Pleasanton, CA 94566	W		5/2001 Credit Card Purchases				4,540.81
Account No. xxxxxx9380 Raymour & Flanagan PO Box 10475 Des Moines, IA 50306	H		12/2001 Purchases				2,277.02
Account No. x2167 Red Diamond Dry Ice & Co 1083 Mt. Read Blvd Rochester, NY 14606	X J		5/2003 Purchases Lawsuit filed in Supreme Court, County of Monroe, State of New York				2,207.36
Account No. xx xxxxxx xx850 9 Sears Card PO Box 182149 Columbus, OH 43218-2149	H		9/2001 Purchases				2,746.07
Account No. xxxxxxx xx913 0 Sears MasterCard P.O. Box 182149 Columbus, OH 43218-2149	W		2/2002 Credit Card Purchases				2,182.99
Sheet no. <u>10</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			13,954.25

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx8410 Sherman Acquisition c/o Sherman Financial Group 335 Madison Avenue, 19th Floor New York, NY 10017	H	11/2003 Credit Card Purchases				2,975.32
Account No. x7800 SJ McCullagh, Inc. 245 Swan St Buffalo, NY 14204	X W	1/2003 Purchases				3.35
Account No. xxx-xx-xx98-04 Social Security Administration PO Box 3430 Philadelphia, PA 19122-9985	X H	12/2003 Overpayment				2,545.00
Account No. xxxxxxxx/xxxxx4749 Sprint Bankruptcy Department 1310 Martin Luther King Drive Bloomington, IL 61701	J	5/2003 Telephone				79.93
Account No. xxxxxx7023 Sterling, Inc. 1535 Baltimore Avenue Kansas City, MO 64108	H	6/2002 Purchases				2,192.58
Sheet no. 11 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,796.18

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. n/a Sysco Food Services-Syracuse A Div. of Sysco Corp. Route 173 North P.O. Box 80 Warners, NY 13164	X	W 4/2003 Purchases Summons and Complaint Pending in Supreme Court				2,421.61
Account No. xxxx3081 Talk America Long Distance 6805 Route 202 New Hope, PA 18938	H	9/2003 Telephone Long Distance				29.84
Account No. x xxx xxx x67 90 Target-Retailers National Bank P.O. Box 1581 Minneapolis, MN 55440	W	10/2002 Purchases				317.50
Account No. 8960 Taylor Rental/Party Plus 205 North Avenue Webster, NY 14580	X	H 4/2003 Rental Pending Law Suit				963.19
Account No. xxxxx2833 The Bon Ton P.O. Box 17598 Baltimore, MD 21297	W	4/2002 Purchases				456.52
Sheet no. 12 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,188.66

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx0616	X	W	7/2003 Advertisement				34.58
The Daily Record PO Box 30006 Rochester, NY 14603-3006							
Account No. na	X	W	2/2003 Lease				10,200.00
The Renaissance Apartments 2500 East Avenue Rochester, NY 14610							
Account No. x61-33		W	10/2002 Student Loan				7,244.28
The Student Loan Corporation c/o Citibank (Nevada), N.A. PO Box 6615 The Lakes, NV 88901-6615							
Account No. xxxx xxxx xxxx xxxx/xx522-8		J	9/2002 Credit Card Purchases				1,343.67
The Summit Federal Credit Union 100 Marina Drive Rochester, NY 14626							
Account No. various	X	J	10/2004 Cable-Utility				1,414.58
Time Warner Communications 71 Mount Hope Rochester, NY 14620							
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			20,237.11

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x4914 Unity Dental Group 2060 Frpt Nine Mile Pt Rd Penfield, NY 14526		W	11/2002 Medical				358.00
Account No. xxxxxx/xx5892 USA Datanet P.O. Box 929 Newark, NJ 07101		X W	8/2003 Internet Connection				18.96
Account No. NA Wegmans Food & Pharmacy 1500 Brooks Avenue P.O. Box 844 Rochester, NY 14603		J	4/05 Returned Checks				300.00
Account No. xxxx-xx5377 Wells Fargo Financial Retail Credit P.O. Box 7510 Urbandale, IA 50323		H	9/2002 Purchases				2,277.02
Account No. n/a World Taekwondo Center co National Credit Managers, inc PO Box 140925 Orlando, FL 32814-0925		H	3/2003 Purchases				2,210.00
Sheet no. 14 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,163.98

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x2157	X	W				
Wright Wisner Dist. Corp 3165 Brighton-Henrietta TL Road PO Box 20385 Rochester, NY 14602-0385						
						120.15
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 15 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						120.15
						Total (Report on Summary of Schedules)
						116,366.65

In re **Michael R. Di Sano,**
 Nora A. Di Sano

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Exodus Exterminating, inc. 681 Thurston Road Rochester, NY 14619
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Penfield Management Company The Renaissance Apartments 2500 East Avenue Rochester, NY 14610
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Monroe Extinguisher Company 105 Dodge St PO Box 60980 Rochester, NY 14606
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Associated Textile Rental Services PO box 6510 Utica, NY 13504-6510
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Kittleberger Florist & Gifts 263 North Avenue Webster, NY 14580
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Time Warner Communications 71 Mount Hope Rochester, NY 14620
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Gannett Rochester Credit Dept. 55 Exchange Blvd Rochester, NY 14614
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Flower City Restaurant Service 146 Halstead Street Rochester, NY 14610
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Hill Publishing 1237 E. Main Street, Suite 208 Rochester, NY 14609
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	NYS Insurance Fund 800 Interchange West 435 Ford Road Minneapolis, MN 55426
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Drummond American Corporation 135 S. LaSalle, Dept. 2721 Chicago, IL 60674-2721

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Freetime Magazine 850 University Avenue Rochester, NY 14607
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	The Daily Record PO Box 30006 Rochester, NY 14603-3006
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	USA Datanet P.O. Box 929 Newark, NJ 07101
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	SJ McCullagh, Inc. 245 Swan St Buffalo, NY 14204
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Julian's Culver Dairy Culver Dairy Inc. 868 Bridle Lane Webster, NY 14580
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	The Renaissance Apartments 2500 East Avenue Rochester, NY 14610
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Flower City Restaurant Service 146 Halstead St Rochester, NY 14610
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Frontier Telephone P.O. Box 23008 Rochester, NY 14692
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Wright Wisner Dist. Corp 3165 Brighton-Henrietta TL Road PO Box 20385 Rochester, NY 14602-0385
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Downstairs Cabaret Theatre 20 Windsor Street Rochester, NY 14605-2935
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Sysco Food Services-Syracuse A Div. of Sysco Corp. Route 173 North P.O. Box 80 Warners, NY 13164
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	State of New York Department of Labor 109 South Union Street, Room 318 Rochester, NY 14607

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Red Diamond Dry Ice & Co 1083 Mt. Read Blvd Rochester, NY 14606
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	General Supply Co., Inc. 366 Lyell Avenue Rochester, NY 14606
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Mr. Rooter 195 Dewey Avenue Rochester, NY 14608
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	House of Surplus 6 Stranahan Park Rochester, NY 14617
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Palmer Food Service P.O. Box 92365 Rochester, NY 14692
Di Sano's Restaurant 218 Willow Pond Way Penfield, NY 14526	Elizabeth Collection Gallery 565 Blossom Road, Suite L Rochester, NY 14610
DiSano's Restaurant 218 Willow Pond Way Penfield, NY 14526	ARK Publishing 178 Legion Circle Rochester, NY 14616
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	Taylor Rental/Party Plus 205 North Avenue Webster, NY 14580
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	Red Diamond Dry Ice & Co 1083 Mt. Read Blvd Rochester, NY 14606
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	Clipper Magazine 3708 Hempland Road Mountville, PA 17554
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	Infinity Broadcasting Corp WCMF, WRMM, WPXY, WZNE Radio PO Box 13415 Newark, NJ 07188-0415
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	Capital One P.O. Box 85147 Richmond, VA 23276
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	M&T Bank 1 Fountain Plaza, 7th Floor Buffalo, NY 14203

In re **Michael R. Di Sano,
Nora A. Di Sano**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205
Formal Accents, Inc. 218 Willow Pond Way Penfield, NY 14526	N.Y.S. Dept of Taxation & Finance P.O. Box 5149 Albany, NY 12205
JoJo Associates, LLC 2500 East Avenue Rochester, NY 14610	Penfield Management Company The Renaissance Apartments 2500 East Avenue Rochester, NY 14610
Joseph M. DiSano 218 Willow Pond Way Penfield, NY 14526	Social Security Administration PO Box 3430 Philadelphia, PA 19122-9985
Jyllian R. Platania 218 Willow Pond Way Penfield, NY 14526	New York State Higher Ed. Service 99 Washington Street Albany, NY 12255

In re **Michael R. Di Sano**
Nora A. Di Sano

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP Son	AGE 9
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Cook	House Cleaner
Name of Employer	Napagino's	Self Employed
How long employed	6+ Months	
Address of Employer	Penfield Road Penfield, NY 14526	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>1,290.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL

\$ <u>1,290.00</u>	\$ <u>0.00</u>
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

\$ <u>258.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>258.00</u>	\$ <u>0.00</u>
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TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,032.00</u>	\$ <u>0.00</u>
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Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income
(Specify) _____

\$ <u>0.00</u>	\$ <u>946.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

TOTAL MONTHLY INCOME

\$ <u>1,032.00</u>	\$ <u>946.00</u>
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TOTAL COMBINED MONTHLY INCOME \$ 1,978.00(Report also on Summary of
Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>877.27</u>
Are real estate taxes included?	Yes <u>X</u> No <u> </u>	
Is property insurance included?	Yes <u>X</u> No <u> </u>	
Utilities:		
Electricity and heating fuel		\$ <u>235.00</u>
Water and sewer		\$ <u>20.00</u>
Telephone		\$ <u>50.00</u>
Other Cable \$42.95, Garbage \$19.95		\$ <u>62.90</u>
Home maintenance (repairs and upkeep)		\$ <u>50.00</u>
Food		\$ <u>400.00</u>
Clothing		\$ <u>50.00</u>
Laundry and dry cleaning		\$ <u>25.00</u>
Medical and dental expenses		\$ <u>137.00</u>
Transportation (not including car payments)		\$ <u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>25.00</u>
Charitable contributions		\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ <u>0.00</u>
Life		\$ <u>0.00</u>
Health		\$ <u>0.00</u>
Auto		\$ <u>200.00</u>
Other		\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ <u>0.00</u>
Other Parent's Plus Loan		\$ <u>85.00</u>
Other		\$ <u>0.00</u>
Other		\$ <u>0.00</u>
Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
Other See Detailed Expense Attachment		\$ <u>110.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ <u>2,527.17</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
(interval)	

In re Michael R. Di Sano
Nora A. Di Sano Debtor(s) Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Pet Care	\$	30.00
School lunches	\$	30.00
Hair & Personal Care	\$	50.00
Total Other Expenditures	\$	110.00

**United States Bankruptcy Court
Western District of New York**

In re	Michael R. Di Sano Nora A. Di Sano	Case No. Chapter	 7
	Debtor(s)		

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date <u>August 12, 2005</u>	Signature <u>/s/ Michael R. Di Sano</u> Michael R. Di Sano Debtor
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Date <u>August 12, 2005</u>	Signature <u>/s/ Nora A. Di Sano</u> Nora A. Di Sano Joint Debtor
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Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re **Michael R. Di Sano**
Nora A. Di Sano

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$13,910.59	Income from Employment 2005
\$17,363.00	Income from Employment 2004
\$14,932.00	Income from Employment 2003

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,561.00	Closed out retirement 2003

3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
CACV of Colorado, LLC (Providian) v. Nora DiSano	Lawsuit	Rochester City Court County of Monroe State of New York	Pending
Taylor Rental/Party Plus vs Formal Accents, Inc.	Law Suit	Rochester City Court County of Monroe	Pending
Sysco Food Services-Syracuse vs Nora A. DiSano dba DiSano's Restaurant	Law Suit	Supreme Court County of Monroe	Pending
Red Diamond Dry Ice Co., Corp. v. Nora A. Disano, dba Disano's & Michael R. Disano, Individually	Lawsuit	Supreme Court County of Monroe State of New York	Pending
Palmer Food Services, Inc. v. Nora Disano, dba Disano's Restaurant	Lawsuit	Supreme Court County of Monroe State of New York	Unsatisfied

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Automobile Insurance Claim	1998 Ford Econoline Van Progressive Insurance Balance due after insurance coverage: \$1387.12	4/03

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Leonard Relin Attorney At Law One East Main Street Rochester, NY 14614	8/12/05	\$1000.00 Retainer \$209.00 Filing Fee

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

- ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Nora DiSano	NA	218 Willow Pond Way Penfield, NY 14526	House Cleaner	1/04-Present
Formal Accents, Inc.	16-1580515	218 Willow Pond Road Penfield, NY 14526	Catering Comp.	1996-12/31/03

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Nora Di Sano 218 Willow Pond Way Penfield, NY 14526	Bookkeeper 1/04-Present
Financial Fitness Center, Inc. 2041 Penfield Road Penfield, NY 14526	1996-12/31/03

None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE
PresidentDATE OF TERMINATION
12/31/03

Michael Di Sano
218 Willow Pond Way
Penfield, NY 14526

Nora Di Sano
218 Willow Pond Way
Penfield, NY 14526

Treasurer

12/31/03

23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTORDATE AND PURPOSE
OF WITHDRAWALAMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 12, 2005 Signature /s/ Michael R. Di Sano
Michael R. Di Sano
Debtor

Date August 12, 2005 Signature /s/ Nora A. Di Sano
Nora A. Di Sano
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of New York

In re Michael R. Di Sano
Nora A. Di Sano
Debtor(s)

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	218 Willow Pond Way Town of Penfield Value when purchased 3/99	EMC Mortgage Corporation			Debtor will retain collateral and continue to make regular payments.

Date August 12, 2005

Signature /s/ Michael R. Di Sano
Michael R. Di Sano
Debtor

Date August 12, 2005

Signature /s/ Nora A. Di Sano
Nora A. Di Sano
Joint Debtor

**United States Bankruptcy Court
Western District of New York**

In re **Michael R. Di Sano
Nora A. Di Sano**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,250.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,000.00</u>
Balance Due.....	\$	<u>250.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 12, 2005

/s/ Leonard Relin

Leonard Relin
Leonard Relin
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lrelin@rochester-law.com

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PO box 149007
Orlando, FL 32814-9007

ARK Publishing
178 Legion Circle
Rochester, NY 14616

Associated Textile Rental Services
PO box 6510
Utica, NY 13504-6510

Capital One
P.O. Box 85147
Richmond, VA 23276

Charter One Bank
1215 Superior Avenue
Cleveland, OH 44114

Charter One Bank
PO Box 1584
Melville, NY 11747

Chase Manhattan Bank
P.O. Box 15583
Wilmington, DE 19886

Cingular Wireless
3144 Winton Road, South
Rochester, NY 14623

Citi Cards
PO Box 182532
Columbus, OH 43218-2532

CitiBank (South Dakota), N.A.
P.O. Box 6215
Sioux Falls, SD 57117

CitiBank (South Dakota), N.A.
(Zales Jewelers Credit Card Plan)
P.O. Box 6215
Sioux Falls, SD 57117

Clipper Magazine
3708 Hempland Road
Mountville, PA 17554

Downstairs Cabaret Theatre
20 Windsor Street
Rochester, NY 14605-2935

Drummond American Corporation
135 S. LaSalle, Dept. 2721
Chicago, IL 60674-2721

Elizabeth Collection Gallery
565 Blossom Road, Suite L
Rochester, NY 14610

EMC Mortgage Corporation
Two MacArthur Ridge
909 Hidden Ridge Drive, Suite 200
Irving, TX 75038

Exodus Exterminating, inc.
681 Thurston Road
Rochester, NY 14619

Flower City Restaurant Service
146 Halstead Street
Rochester, NY 14610

Flower City Restaurant Service
146 Halstead St
Rochester, NY 14610

Ford Motor Credit Company
PO Box 17948
Greenville, SC 29606-8948

Freetime Magazine
850 University Avenue
Rochester, NY 14607

Frontier Telephone
P.O. Box 23008
Rochester, NY 14692

Gannett Rochester Credit Dept.
55 Exchange Blvd
Rochester, NY 14614

GE Capital Cons CardCo
PO Box 9001557
Louisville, KY 40290-1557

GE Capital Cons. Cardco
PO Box 9001557
Louisville, KY 40290-1557

General Supply Co., Inc.
366 Lyell Avenue
Rochester, NY 14606

Hamilton Associates
760 Perinton Hills Office Park
Fairport, NY 14450

Hill Publishing
1237 E. Main Street, Suite 208
Rochester, NY 14609

Home Depot
P.O. Box 530919, Dept 51
Atlanta, GA 30353

House of Surplus
6 Stranahan Park
Rochester, NY 14617

Infinity Broadcasting Corp
WCMF, WRMM, WPXY, WZNE Radio
PO Box 13415
Newark, NJ 07188-0415

J.C. Penney
MCCBG
P.O. Box 960001
Orlando, FL 32896

James Michael, Ph.D.
160 Allens Creek Road
Rochester, NY 14618

Julian's Culver Dairy
Culver Dairy Inc.
868 Bridle Lane
Webster, NY 14580

Kaufmanns
P.O. Box 94934
Cleveland, OH 44101

Kay Jewelers/ Sterling Jewelers Inc
P.O. Box 740425
Cincinnati, OH 45274

Kittleberger Florist & Gifts
263 North Avenue
Webster, NY 14580

M&T Bank
1 Fountain Plaza, 7th Floor
Buffalo, NY 14203

Monroe Extinguisher Company
105 Dodge St
PO Box 60980
Rochester, NY 14606

Mr. Rooter
195 Dewey Avenue
Rochester, NY 14608

N.Y.S. Dept of Taxation & Finance
P.O. Box 5149
Albany, NY 12205

New York State Higher Ed. Service
99 Washington Street
Albany, NY 12255

NYS Insurance Fund
800 Interchange West
435 Ford Road
Minneapolis, MN 55426

Palmer Food Service
P.O. Box 92365
Rochester, NY 14692

Parking Violations Bureau
42 South Avenue
Rochester, NY 14604

Penfield Management Company
The Renaissance Apartments
2500 East Avenue
Rochester, NY 14610

Pettis Pools
C&C Adjustment Bureau
277 Alexander St, Suite 214
Rochester, NY 14607

Philippone Law Offices
31 East Main Street, Suite 4000
Rochester, NY 14614

Progressive Insurance
6300 Wilson Mills Road
Cleveland, OH 44143

Providian National Bank
P.O. Box 660548
Dallas, TX 75266

Providian National Bank
P.O. Box 9053
Pleasanton, CA 94566

Raymour & Flanagan
PO Box 10475
Des Moines, IA 50306

Red Diamond Dry Ice & Co
1083 Mt. Read Blvd
Rochester, NY 14606

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1800 First Federal Plaza
Rochester, NY 14614

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Sears Card
PO Box 182149
Columbus, OH 43218-2149

Sears MasterCard
P.O. Box 182149
Columbus, OH 43218-2149

Sherman Acquisition
c/o Sherman Financial Group
335 Madison Avenue, 19th Floor
New York, NY 10017

SJ McCullagh, Inc.
245 Swan St
Buffalo, NY 14204

Social Security Administration
PO box 3430
Philadelphia, PA 19122-9985

Sprint
Bankruptcy Department
1310 Martin Luther King Drive
Bloomington, IL 61701

State of New York
Department of Labor
109 South Union Street, Room 318
Rochester, NY 14607

Sterling, Inc.
1535 Baltimore Avenue
Kansas City, MO 64108

Sysco Food Services-Syracuse
A Div. of Sysco Corp.
Route 173 North
P.O. Box 80
Warners, NY 13164

Talk America Long Distance
6805 Route 202
New Hope, PA 18938

Target-Retailers National Bank
P.O. Box 1581
Minneapolis, MN 55440

Taylor Rental/Party Plus
205 North Avenue
Webster, NY 14580

The Bon Ton
P.O. Box 17598
Baltimore, MD 21297

The Daily Record
PO Box 30006
Rochester, NY 14603-3006

The Renaissance Apartments
2500 East Avenue
Rochester, NY 14610

The Student Loan Corporation
c/o Citibank (Nevada), N.A.
PO Box 6615
The Lakes, NV 88901-6615

The Summit Federal Credit Union
100 Marina Drive
Rochester, NY 14626

Time Warner Communications
71 Mount Hope
Rochester, NY 14620

Unity Dental Group
2060 Frpt Nine Mile Pt Rd
Penfield, NY 14526

USA Datanet
P.O. Box 929
Newark, NJ 07101

Wegmans Food & Pharmacy
1500 Brooks Avenue
P.O. Box 844
Rochester, NY 14603

Wells Fargo Financial Retail Credit
P.O. Box 7510
Urbandale, IA 50323

World Taekwondo Center
co National Credit Managers, inc
PO Box 140925
Orlando, FL 32814-0925

Wright Wisner Dist. Corp
3165 Brighton-Henrietta TL Road
PO Box 20385
Rochester, NY 14602-0385